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Development Bank de développement
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January 22nd, 1993

Mr. Jeff Mowatt J.C. Mowatt & Associates

Calgary, Alberta

Dear Jeff:

Thank you for recently delivering two training sessions on "Customer Service" for the clients of the Federal Business Development Bank.

Your professional style in delivering these training sessions keeps the audience attentive and wanting to hear more, especially when you incorporate your personal experiences and real life examples.

You are very enthusiastic and motivational and the following comments from the participants indicate this: "Excellent session - time well spent; A very helpful and rewarding seminar - I plan to use what I learned; Enjoyed the sense of humor that Jeff displayed to get the point across; Terrific; Very motivating; Thanks, I really enjoyed it."

Once again, Jeff, it was a pleasure working with you and hope we can do this again soon.

Sincerely,

Elaine A. Moleski

Manager, Business Training